

# U.S. SENATOR BEN CARDIN



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SenatorBenCardin



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August 1, 2020

Dear Friend,

As we close out the month of July, our country continues to rise to challenges on multiple fronts. We have found ways to come together as a society and to peacefully demonstrate for human rights on our own shores, while protecting one another from the effects of the global COVID-19 pandemic. We continue to search for ways to protect our most vulnerable citizens during the pandemic. In Congress, I have pushed for strong, immediate relief measures. The “HEALS Act” stimulus package proposed by Senate Republicans, though, grossly undervalues the importance of providing for American families and individuals in need. During these times of continued uncertainty, any relief package must protect Americans by covering two vital aspects of relief funding: ***eviction protection and adequate unemployment insurance.***

Today is the first of the month, and millions of Americans, through no fault of their own, will fall short when trying to pay their bills. The federal eviction moratorium expired last week, and the recently proposed Republican bill offers no resolution for continuing housing assistance. If Congress is unable to reach agreement on an extension of an eviction moratorium, [more than 20 million](#) vulnerable Americans are at risk of eviction.

Housing is a necessity for families in the best of times; it becomes even more vital during the COVID-19 pandemic, with stay-at-home orders in place to slow the spread. Without an eviction moratorium in place during these times, many families in Maryland and across this country will be uprooted – with no protection and no income to find additional housing. [According to Census Bureau data](#), almost 12 million Americans missed their rent payment in July alone. In Maryland, [42% of renter households](#) are at risk of eviction.

No one should have to risk losing their home as they continue to budget their resources and plan their recovery from this financial and health crisis.

While we must extend the federal moratorium, it only covers 30% of our nation’s renters. In order to mitigate hardship for as many families as possible, Congress must commit to a enacting universal expansion of the moratorium and providing financial relief to Americans in crisis.

As millions of Americans are out-of-work and a resurgence in COVID-19 cases causes many businesses to close once again, unemployment insurance also has been critical lifeline. Even still, congressional Republicans have proposed slashing the \$600 weekly unemployment insurance (UI) benefit by two-thirds – a mere \$200.

In Maryland, the \$600 weekly payments have helped many families make ends meet, allowing them to buy groceries, get to work, and keep their children safe. About 307,000 Maryland claimants received unemployment compensation of \$600 for the week ending 7/18. Yesterday marks the last day of this

benefit. The loss of this income will be devastating for the approximately [30 million Americans](#) who are currently receiving unemployment insurance payments.

Unemployment Insurance benefits currently [provide](#) 14.6% of wage and salary income in 2020. This is a dramatic increase from last October, when it provided 0.3%, and even the aftermath of the Great Recession, when the rate was 2.6%. In times of a global pandemic, our country must prioritize our people's health over profits. If workplaces are unsafe to return to, or if workers are at-risk of serious complications, they must be provided for. Cutting unemployment insurance benefits alone could cost America another [5.1 million jobs](#) over the next year.

The United States economy cannot function without a healthy, prepared workforce. Our children and schools depend on families' ability to provide meals, homes, and stability. Businesses cannot recover without consumers able to buy products. In extending the \$600 UI benefit and providing for those without jobs, we are bolstering the economy in a critically important, safe, and effective way. The [Economic Policy Institute](#) estimates that extending \$600 weekly UI benefits through the middle of 2021 would provide a boost to gross domestic product (GDP) of 3.7%.

Maryland and America eventually will emerge from the COVID-19 pandemic stronger than ever. Today, though, the pandemic continues to alter our lives in unimaginable ways. We must acknowledge the presence and potential severity of the virus. We also must continue to come together as Marylanders to combat the pandemic.

Together, we can slow the virus's spread and limit its severity. Our work begins at home, in our own communities. We must protect our most vulnerable populations, including those dealing with housing evictions and unemployment.

The Republican proposal for this critically important next stimulus package is weak. The Republicans would deny the very aid Americans need right now. The proposal undermines our nation's prosperity and security. It turns a blind eye to the struggles Americans are facing today.

As I negotiate for a stronger stimulus bill that protect Marylanders, I will continue to hold as a high priority extending the eviction moratorium and providing adequate unemployment insurance benefits.

Look after one another. Continue to protect those around us. Please wear a mask, wash your hands, keep a safe distance, and be kind to one another.



Ben Cardin